### Case 16-18142 Doc 1 Filed 05/31/16 Entered 05/31/16 17:47:27 Desc Main Document Page 1 of 67

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licer Brin- iden	e the name that is on a government-issued ure identification (for mple, your driver's use or passport).  g your picture tification to your ting with the trustee.	Branddi First name  M Middle name  Ditore  Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ade your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer utification number	xxx-xx-9168	

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Case number (if known)

Debtor 1 Branddi M Ditore

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 1217 E 72nd St Unit 2S Chicago, IL 60619 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Branddi M Ditore

•ar	t 2: Tell the Court About	Your E	3ankruptcy Ca	ise			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing e box.	for Bankruptcy
	choosing to file under	Chapter 7					
			Chapter 11				
		_	Chapter 12				
			Chapter 13				
			·				
3.	How you will pay the fee		about how yo	u may pay. Typ attorney is subr	ically, if you are paying the fee yo	k with the clerk's office in your local cour ourself, you may pay with cash, cashier's alf, your attorney may pay with a credit c	check, or money
					allments. If you choose this options (Official Form 103A).	on, sign and attach the Application for Inc	dividuals to Pay
			but is not requapplies to you	uired to, waive y ur family size an	our fee, and may do so only if yo d you are unable to pay the fee ir	n only if you are filing for Chapter 7. By la ur income is less than 150% of the offici n installments). If you choose this option, sial Form 103B) and file it with your petiti	al poverty line that you must fill out
<b>)</b> .	Have you filed for bankruptcy within the	■ N	lo.				
	last 8 years?	ПΥ	es.				
			District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy	■ N	lo				
	cases pending or being filed by a spouse who is not filing this case with you, or by a business	ПΥ					
	partner, or by an affiliate?						
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your	□N	lo. Go to li	ine 12.			
	residence?	<b>■</b> Y	es. Has yo	ur landlord obta	ined an eviction judgment agains	t you and do you want to stay in your res	sidence?
			•	No. Go to line	12.		
				Yes. Fill out <i>Ini</i> bankruptcy pet		Judgment Against You (Form 101A) and	file it with this

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Document Page 4 of 67 Case number (if known) Branddi M Ditore Debtor 1 Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. ■ No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ■ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

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Debtor 1 Branddi M Ditore

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Den	brandu w Ditore				Dei (II kilowii)			
Par	6: Answer These Questi	ions for Re	eporting Purposes					
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
			□ No. Go to line 16b.					
		16b.	Yes. Go to line 17.	huninger debte? Puninger debte are deb	to that you incurred to obtain			
		100.	<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			$\square$ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you	owe that are not consumer debts or busin	ess debts			
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapt	er 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and	■ Yes.		. Do you estimate that after any exempt pravailable to distribute to unsecured creditor	operty is excluded and administrative expenses rs?			
	administrative expenses		□No					
	are paid that funds will be available for distribution to unsecured creditors?		■ Yes					
18.	How many Creditors do	□ 1-49		<b>1</b> ,000-5,000	<b>1</b> 25,001-50,000			
	you estimate that you owe?	<b>50-99</b>		☐ 5001-10,000	50,001-100,000			
		☐ 100-19 ☐ 200-99		□ 10,001-25,000	☐ More than100,000			
19.	How much do you estimate your assets to	■ \$0 - \$9	50,000 01 - \$100,000	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion			
	be worth?	□ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion			
20.	How much do you estimate your liabilities	\$0 - \$5		□ \$1,000,001 - \$10 million	\$500,000,001 - \$1 billion			
	to be?		01 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion			
			001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion			
Par	7: Sign Below							
For	you	I have ex	amined this petition, and I d	eclare under penalty of perjury that the info	ormation provided is true and correct.			
				7, I am aware that I may proceed, if eligibe relief available under each chapter, and I	le, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.			
				d not pay or agree to pay someone who is the notice required by 11 U.S.C. § 342(b).	not an attorney to help me fill out this			
		I request	relief in accordance with the	e chapter of title 11, United States Code, sp	pecified in this petition.			
			cy case can result in fines up	nt, concealing property, or obtaining mone p to \$250,000, or imprisonment for up to 20	y or property by fraud in connection with a 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519,			
			ddi M Ditore M Ditore		ntor 2			
			of Debtor 1	Olgitatale of Deb				
		Executed	on <b>May 24, 2016</b>	Executed on				
			MM / DD / YYYY		IM / DD / YYYY			

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Debtor 1 Branddi M Ditore Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Julie Gleason	Date	May 24, 2016	
Signature of Attorney for Debtor		MM / DD / YYYY	
Julie Gleason			
Printed name			
Gleason & Gleason			
Firm name			
77 W Washington, Ste 1218			
Chicago, IL 60602			
Number, Street, City, State & ZIP Code			
Contact phone (312) 578-9530	Email address	troy@chicagobk.com	
6273536			
Bar number & State		<del></del>	

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		Docume	eni Paue 8 01 07	
ill in this infor	mation to identify your	case:		
Debtor 1	Branddi M Ditore			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

### Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	t 1: Summarize Your Assets		
		Your as	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	1,721.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	1,721.00
Pa	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	22,438.57
	Your total liabilities	\$	22,438.57
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,299.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,300.00
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form		400.00
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$_	133.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total o	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Ca	ase 16-18142	Doc 1 Filed 05/3		7:27 Desc	Main
Fill in this infor	mation to identify your	DOCUME case and this filing:	all Paue 10 01 07		
Debtor 1	Branddi M Ditore				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
	• •				
Case number _					Check if this is an amended filing
Official Fo	rm 106A/B				
Schedul	e A/B: Prop	erty			12/15
hink it fits best. E	Be as complete and accura re space is needed, attach	te as possible. If two marrie	nce. If an asset fits in more than one category, I d people are filing together, both are equally res n. On the top of any additional pages, write your	ponsible for supply	ing correct
Part 1: Describe	Each Residence, Building	յ, Land, or Other Real Estate	You Own or Have an Interest In		
. Do you own or	have any legal or equitabl	e interest in any residence, b	ouilding, land, or similar property?		
■ No. Go to Pa	, , ,		<b>3</b> , a 3, a 4, a 4, a 4, a 4, a 4, a 4, a 4		
Yes. Where i					
	,				
Part 2: Describe	Your Vehicles				
			nicles, whether they are registered or not? tile G: Executory Contracts and Unexpired Lea		es you own that
3. Cars, vans, tr	ucks, tractors, sport u	ility vehicles, motorcycle	es		
■ No					
☐ Yes					
•	•		al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories	es	
■ No					
☐ Yes					
			ntries from Part 2, including any entries for		\$0.00
Part 3: Describe	Your Personal and Hous	ehold Items			
		able interest in any of the	e following items?		rent value of the
				Do r	cion you own?  not deduct secured on or exemptions.
	oods and furnishings ajor appliances, furniture	, linens, china, kitchenware			
Yes. Desc	ribe				
	Misc. Ho	sehold Goods (Bedro	om Furniture, Kitchen Appliances,		
		airs, sofas, and Tvs)	, raterior , ppriarioso,		\$1,000.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

Official Form 106A/B Schedule A/B: Property page 1

tables, chairs, sofas, and Tvs)

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Debtor 1	Branddi M Ditore			Case number (if known)	
☐ Yes.	. Describe				
Examp □ No	ibles of value les: Antiques and figurines; other collections, memo			oks, pictures, or other art objects; stamp, coin	, or baseball card collections;
	Books,	Pictures, V	/ideos, and DVDs		\$1.00
Examp ■ No	nent for sports and hobbie les: Sports, photographic, ex musical instruments		other hobby equipment;	bicycles, pool tables, golf clubs, skis; canoes	and kayaks; carpentry tools;
■ No	ms  pples: Pistols, rifles, shotguns  Describe	s, ammunitior	n, and related equipmen	t	
☐ No	es  pples: Everyday clothes, furs,  Describe	, leather coats	s, designer wear, shoes	, accessories	
		I = 41. t			\$200.00
	Used C	iotning			<u>\$200.00</u>
□ No		ume jewelry,	engagement rings, wed	ding rings, heirloom jewelry, watches, gems, g	gold, silver
	Misc. C	ostume Je	welry		\$100.00
Exam  No □ Yes.  14. Any of ■ No	arm animals  ples: Dogs, cats, birds, hors  Describe  ther personal and househouselic	old items you	u did not already list, iı	ncluding any health aids you did not list	
	the dollar value of all of yo art 3. Write that number he			ny entries for pages you have attached	\$1,301.00
	escribe Your Financial Assets				
Do you o	wn or have any legal or eq	uitable inter	est in any of the follow	ing?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
☐ No	pples: Money you have in you			osit box, and on hand when you file your petiti	on
				Cash on Hand	\$0.00

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Case number (if known) Document Debtor 1 **Branddi M Ditore** 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... \$420.00 Chase Checking 17.2. Chase: Zero Balance \$0.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and ioint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No

No

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

☐ Yes. Give specific information about them...

☐ Yes. Give specific information about them...

		Case 16-1	8142	Doc 1	Filed 05/31/16 Document	Entered 05/31/16 17:47:27 Page 13 of 67	Desc Main
D	ebtor 1	Branddi M Dit	ore		Boodinent	Case number (if known)	
27	Examµ ■ No	es, franchises, ar oles: Building perm Give specific infor	its, exclu	sive licenses,	gibles cooperative association	n holdings, liquor licenses, professional licens	es
M	oney or	property owed to	you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28	■ No	funds owed to yo		out them, inc	luding whether you alre	ady filed the returns and the tax years	
29	Exam <sub>i</sub> ■ No	support  bles: Past due or lu  Give specific infor	·		sal support, child suppo	ort, maintenance, divorce settlement, property	settlement
30	Exam <sub>p</sub> ■ No		s, disabilit aid loans	y insurance p	ayments, disability ben someone else	efits, sick pay, vacation pay, workers' comper	nsation, Social Security
31	Examµ ■ No		lity, or life		ealth savings account (l	HSA); credit, homeowner's, or renter's insurar Beneficiary:	nce Surrender or refund value:
32	If you a some of		of a living		someone who has die t proceeds from a life in	ed surance policy, or are currently entitled to rece	eive property because
33	Exam <sub>i</sub> ■ No		nploymen		rou have filed a lawsui urance claims, or rights	it or made a demand for payment to sue	
34	■ No	contingent and ur	·	ed claims of	every nature, includin	g counterclaims of the debtor and rights to	set off claims
35	■ No	nancial assets you		already list			
3					om Part 4, including a	ny entries for pages you have attached	\$420.00
P	art 5: De	scribe Any Busines	s-Related	Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
37	Do you	own or have any leg	al or equi	table interest i	n any business-related p	roperty?	
	No. Go	to Part 6.					
	☐ Yes. 0	So to line 38.					

Official Form 106A/B Schedule A/B: Property page 4

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Case number (if known) Document Debtor 1 **Branddi M Ditore** Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$1,301.00 Part 4: Total financial assets, line 36 \$420.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... \$1,721.00 Copy personal property total \$1,721.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$1,721.00

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			111111111111111111111111111111111111111	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Branddi M Ditore	1		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

# Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the	Property Yo	u Claim as	Exempt
---------	--------------	-------------	------------	--------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	unt of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
Misc. Household Goods (Bedroom Furniture, Kitchen Appliances,	\$1,000.00		\$0.00	735 ILCS 5/12-1001(b)
tables, chairs, sofas, and Tvs) Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Books, Pictures, Videos, and DVDs	\$1.00		100%	735 ILCS 5/12-1001(a)
Elle Holli Schedule A.B. G. I			100% of fair market value, up to any applicable statutory limit	
Used Clothing Line from Schedule A/B: 11.1	\$200.00		100%	735 ILCS 5/12-1001(a)
Line nom Schedule A/B. 1111			100% of fair market value, up to any applicable statutory limit	
Misc. Costume Jewelry Line from Schedule A/B: 12.1	\$100.00		\$0.00	735 ILCS 5/12-1001(b)
Elle Holli Schedule A/B. 12.1			100% of fair market value, up to any applicable statutory limit	
Cash on Hand Line from Schedule A/B: 16.1	\$0.00		\$0.00	735 ILCS 5/12-1001(b)
Line nom Sonedule AVD. 19.1			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Branddi M Ditore Case number (if known)

	ef description of the property and line on hedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	necking: Chase ne from Schedule A/B: 17.1	\$420.00		\$0.00	735 ILCS 5/12-1001(b)
LIII	e IIOIII <i>Scriedale A/B.</i> *****			100% of fair market value, up to any applicable statutory limit	
_	nase : Zero Balance e from Schedule A/B: 17.2	\$0.00		\$0.00	735 ILCS 5/12-1001(b)
LIII	e IIOIII Scriedule A/b. 11.2			100% of fair market value, up to any applicable statutory limit	
	e you claiming a homestead exemption ubject to adjustment on 4/01/19 and every 3			ed on or after the date of adjustmen	nt.)
_	Yes. Did you acquire the property covere	ed by the exemption wi	ithin 1,	215 days before you filed this case	?
	□ No				
	☐ Yes				

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Fill in this infor	Fill in this information to identify your case:							
Debtor 1	Branddi M Ditore							
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
Case number								
(if known)					Check if this is an amended filing			

### Official Form 106D

# Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

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·	0430 10 10142   1	Document	Page 18 of 67	COO MAIN
Fill in this inf	formation to identify your o			
Debtor 1	Branddi M Ditore			
DODIOI 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LLINOIS	
Case number				
(if known)				Check if this is an
				amended filing
Official Fo	orm 106E/F			
		ho Have Unsecured	I Claims	12/15
			ITY claims and Part 2 for creditors with NONPRIORITY c	
Schedule D: Creeft. Attach the	editors Who Have Claims Secu	ured by Property. If more space is	Do not include any creditors with partially secured claims needed, copy the Part you need, fill it out, number the eport in a Part, do not file that Part. On the top of any ac	entries in the boxes on the
Part 1: Lis	t All of Your PRIORITY Un	secured Claims		
1. Do any cre	editors have priority unsecured	d claims against you?		
■ No. Go	to Part 2.			
☐ Yes.				
Part 2: Lis	t All of Your NONPRIORIT	Y Unsecured Claims		
3. Do any cre	ditors have nonpriority unsec	ured claims against you?		
☐ No. You	have nothing to report in this pa	art. Submit this form to the court with	h your other schedules.	
Yes.				
unsecured	claim, list the creditor separately	for each claim. For each claim liste	the creditor who holds each claim. If a creditor has more ed, identify what type of claim it is. Do not list claims already I have more than three nonpriority unsecured claims fill out t	included in Part 1. If more
				Total claim
4.1 Affili	ated Radiologists SC	Last 4 digits of ac	count number	\$1,268.00
Nonpri	iority Creditor's Name			
	4104	When was the deb	ot incurred?	
	I Stream, IL 60122-4104 er Street City State Zlp Code		u file, the claim is: Check all that apply	
	ncurred the debt? Check one.	no or and date you	This, the stating of shook all that apply	
■ De	btor 1 only	☐ Contingent		
_	btor 2 only	☐ Unliquidated		
_	btor 1 and Debtor 2 only	☐ Disputed		
_	least one of the debtors and ano	T (NONDRIO	RITY unsecured claim:	
	eck if this claim is for a comn			
debt	and olam 15 for a collin		sing out of a separation agreement or divorce that you did no	ot
Is the	claim subject to offset?	report as priority cla	aims	
■ No		☐ Debts to pensio	on or profit-sharing plans, and other similar debts	
☐ Ye	s	Other. Specify		

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Case number (if know) Debtor 1 Branddi M Ditore \$0.00 4.2 Afni Last 4 digits of account number Nonpriority Creditor's Name 1310 Martin Luther King Dr. When was the debt incurred? **Bloomington, IL 61702** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 Arcadia Financial Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 15480 Laguna Canyon Rd When was the debt incurred? Irvine, CA 92618 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 **Arrow Financial Services LLc** Last 4 digits of account number \$4,000.00 Nonpriority Creditor's Name wholly owned by AFS Holdings When was the debt incurred? 2001 Edmund Halley Dr Reston, VA 20191 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Debtor 1 Branddi M Ditore Case number (if know) 4.5 **Asset Acceptance** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? PO Box 2036 Warren, MI 48090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.6 **Bally's Fitness** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name PO Box 96241 When was the debt incurred? Washington, DC 20090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Fitness ☐ Yes 4.7 **Bay Area Credit Service LLC** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? 1000 Abernathy Rd Building 400, Suite 195 Atlanta, GA 30328 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Collections

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Case number (if know)

Debtor	1 Branddi M Ditore	Case number (if know)	
4.8	Bloomingdale's	Last 4 digits of account number	\$402.00
	Nonpriority Creditor's Name		Ψ+02.00
	1000 Third Avenue	When was the debt incurred?	
	New York, NY 10022		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	_	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.9	Caine & Weiner	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name	Miles and a lately and to	
	PO Box 5010	When was the debt incurred?	
	Woodland Hills, CA 91365  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneck all that apply	
	_	_	
	Debtor 1 only	Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	$\square$ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.1	Capital One		\$0.00
0	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ0.00
	PO Box 30281	When was the debt incurred?	
	Salt Lake City, UT 84130  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneon all that apply	
	Debtor 1 only	Пол	
	_	Contingent	
	Debtor 2 only	Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

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ebtor 1 Branddi M Ditore	Case number (if know)	
Care Credit/Synchrony Bank	Last 4 digits of account number	\$0.00
Nonpriority Creditor's Name PO Box 103104	When was the debt incurred?	ψο.σο
Roswell, GA 30076  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Medical	
CBCS		\$60.00
Nonpriority Creditor's Name	Last 4 digits of account number	φου.υυ
PO Box 163759 Columbus, OH 43216	When was the debt incurred?	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
$\square$ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify	
Cingular Wireless	Last 4 digits of account number	\$1.00
Nonpriority Creditor's Name		<b>VO</b>
2000 N. Neil St Champaign, IL 61826	When was the debt incurred?	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
_		
Debtor 1 only	☐ Contingent	
Debtor 2 and Debtor 3 ask	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured claim:	
<u> </u>	☐ Student loans	
☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	

☐ Yes

Other. Specify

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Branddi M Ditore	Case number (if know)	
Columbia College Chicago	Last 4 digits of account number	\$0.00
Nonpriority Creditor's Name 600 S Michigan	When was the debt incurred?	
Chicago, IL 60605  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	□ Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Comcast	Last 4 digits of account number	\$101.00
Nonpriority Creditor's Name		
Corporate Office Headquarters 1701 John F Kennedy Boulevard	When was the debt incurred?	
Philadelphia, PA 19103  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	,	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Cable	
ComEd	Last 4 digits of account number	\$246.00
Nonpriority Creditor's Name Attn Bankruptcy	When was the debt incurred?	Ψ=10100
PO Box 805379 Chicago, IL 60680	Mich was the dest mounted:	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	

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Case number (if know) Debtor 1 Branddi M Ditore 4.1 **Cook County Health** \$416.00 Last 4 digits of account number Nonpriority Creditor's Name 25706 Network PI When was the debt incurred? Chicago, IL 60673 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 Franklin Collection Service \$0.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 2978 W Jackson St When was the debt incurred? Tupelo, MS 38801 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collections ☐ Yes 4.1 Friedman & Wexler LLC \$137.00 Last 4 digits of account number 9 Nonpriority Creditor's Name 500 W Madison St, Ste 2910 When was the debt incurred? Chicago, IL 60661 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:  $\hfill \square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Case number (if know) Debtor 1 Branddi M Ditore 4.2 **GC Services** \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 6330 Gulfton When was the debt incurred? Houston, TX 77081 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collections ☐ Yes 4.2 **Great American Finance** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 20 N Wacker Dr #2275 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.2 Guthv-Renker \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 10817 When was the debt incurred? Des Moines, IA 50336 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Case number (if know) Debtor 1 Branddi M Ditore 4.2 **Harlem Furniture** \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Po Box 182686 When was the debt incurred? Attn: Bankruptcy Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.2 Ice Mountain Spring Water \$61.65 Last 4 digits of account number 4 Nonpriority Creditor's Name 3215 Homeward Way When was the debt incurred? Fairfield, OH 45014 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.2 Illinois Department of Revenue \$471.92 Last 4 digits of account number Nonpriority Creditor's Name **Bankruptcy Section** When was the debt incurred? PO Box 64338 Chicago, IL 60664-0338 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes

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Case number (if know) Debtor 1 Branddi M Ditore 4.2 Illinois Dept of Employment Securit **Notic Only** Unknown Last 4 digits of account number 6 Nonpriority Creditor's Name **Bankruptcy Unit Collection** When was the debt incurred? Subdivis 33 S State St 10th Floor Chicago, IL 60603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Notice Only 4.2 **Internal Revenue Service** Unknown Last 4 digits of account number Nonpriority Creditor's Name PO Box 7346 When was the debt incurred? Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset?  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes 4.2 Jay K Levy \$3,850.00 Last 4 digits of account number 8 Nonpriority Creditor's Name When was the debt incurred? PO Box 1181 Evanston, IL 60201 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify

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Debtor	1 Branddi M Ditore	Case number (if know)	
4.2	LJ Ross	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name PO Box 6099	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.3	LNVN Funding	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name Resurgence Capital Services PO Box 10587	When was the debt incurred?	
	Hickory, NC 28603  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Medical Collection Systems  Nonpriority Creditor's Name	Last 4 digits of account number	\$1,087.00
	725 S Wells #500 Chicago, IL 60607	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	■ NO  □ ∨os	Other Consists	

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Case number (if know) Debtor 1 Branddi M Ditore 4.3 **Merchants Credit Guide** \$1,263.00 Last 4 digits of account number 2 Nonpriority Creditor's Name 223 W Jackson, Ste 700 When was the debt incurred? Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Moncarh Recovery Management, 4.3 \$0.00 3 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10965 Decatur Rd Philadelphia, PA 19154-3210 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only  $\square$  At least one of the debtors and another Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 \$0.00 North Shore Agency Last 4 digits of account number Nonpriority Creditor's Name PO Box 9205 When was the debt incurred? Old Bethpage, NY 11804-9005 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Case number (if know) Debtor 1 Branddi M Ditore 4.3 providian Financial \$100.00 Last 4 digits of account number 5 Nonpriority Creditor's Name PO Box 9007 When was the debt incurred? Pleasanton, CA 94566 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 **Publishers Clearing House** \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 382 Channel Dr When was the debt incurred? Port Washington, NY 11050 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 Quill \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 37600 When was the debt incurred? Philadelphia, PA 19101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:  $\hfill \square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify

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☐ Yes

debt

■ No

■ Other. Specify Medical

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

☐ Check if this claim is for a community

Is the claim subject to offset?

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Sheet Cover DAily Plus	Last 4 digits of account number	\$0.00
Nonpriority Creditor's Name PO Box 360221	When was the debt incurred?	
Des Moines, IA 50336  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
$\square$ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify	
Stellar Recovery Inc	Last 4 digits of account number 0965	\$100.00
Nonpriority Creditor's Name 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216	When was the debt incurred? Opened 11/01/14	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Collection Attorney Comcast	
Synchrony Bank	Last 4 digits of account number	\$135.00
Nonpriority Creditor's Name	<del></del>	<u>-</u>
PO Box 36955 Canton, OH 44735	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	***	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	□ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes		
□ res	Other. Specify	

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Case number (if know) Debtor 1 Branddi M Ditore 4.4 T-Mobile Bankruptcy Team \$60.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 53410 When was the debt incurred? Bellevue, WA 98015 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Utility / Cellular Service ☐ Yes 4.4 **University Anesthesiologists SC** \$739.00 Last 4 digits of account number 5 Nonpriority Creditor's Name **PO Box 128** When was the debt incurred? Glenview, IL 60025 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 University Anesthesiologists SC \$739.00 Last 4 digits of account number 6 Nonpriority Creditor's Name **PO Box 128** When was the debt incurred? Glenview, IL 60025 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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1 Branddi M Ditore	Case number (if know)		
University Anesthesiologists SC	Last 4 digits of account number	\$1,874.0	
Nonpriority Creditor's Name PO Box 128	When was the debt incurred?	<b>\$1,01 110</b>	
Glenview, IL 60025			
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
_			
Debtor 1 only	Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
■ No	Debts to pension or profit-sharing plans, and other similar debts		
Yes	Other. Specify		
University Pathologists, PC	Last 4 digits of account number	\$605.0	
Nonpriority Creditor's Name			
5620 Southwyck Blvd. Toledo, OH 43614-1501	When was the debt incurred?		
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
□ Yes	Other. Specify		
		<b>A</b>	
University Surgeons SC	Last 4 digits of account number	\$2,335.0	
Nonpriority Creditor's Name 1725 W Harrison #810 Chicago, IL 60612	When was the debt incurred?		
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
_			
Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:		
At least one of the debtors and another	Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
■ No	□ Debts to pension or profit-sharing plans, and other similar debts		
■ NO	Debis to pension or profit-straining plans, and other similar debis		

☐ Yes

Other. Specify

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Case number (if know) Debtor 1 Branddi M Ditore 4.5 Victoria's Secret \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Attn:Bankruptcy When was the debt incurred? PO Box 182125 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.5 West Asset Management \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 7171 Mercy Rd When was the debt incurred? Omaha, NE 68106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? AT & T Mobility Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Karen Cavagnaro, Paralegal ■ Part 2: Creditors with Nonpriority Unsecured Claims One AT&T Way, Room 3A104 Bedminster, NJ 07921 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Blitt & Gaines** Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 661 Glenn Ave Part 2: Creditors with Nonpriority Unsecured Claims Wheeling, IL 60090 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Citibank Line 4.33 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Centralized Bankruptcy Part 2: Creditors with Nonpriority Unsecured Claims PO Box 20507 Kansas City, MO 64195 Last 4 digits of account number

Name and Address

Official Form 106 F/F

On which entry in Part 1 or Part 2 did you list the original creditor?

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Debtor 1 Branddi M Ditore		Case number (if know)				
Debt Recovery Solutions LLC 900 Merchants Concourse, Ste LL-11 Westbury, NY 11590-5114	Line 4.44 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims				
Westbury, Wi 11330-3114	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?					
Franklin Collection Service	Line 4.18 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
PO Box 3910		■ Part 2: Creditors with Nonpriority Unsecured Claims				
Tupelo, MS 38803	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2	On which entry in Part 1 or Part 2 did you list the original creditor?				
Northland Group	Line 4.8 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
PO Box 390846 Minneapolis, MN 55439		■ Part 2: Creditors with Nonpriority Unsecured Claims				
Millieapolis, Mill 33433	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?					
Rush University Medical Center	Line <u><b>4.31</b></u> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims				
1700 West Van Buren St, Ste 161 TOB		■ Part 2: Creditors with Nonpriority Unsecured Claims				
Chicago, IL 60612-3244						
	Last 4 digits of account number					
Name and Address	•	On which entry in Part 1 or Part 2 did you list the original creditor?				
Weltman Weinberg & Reis	Line <u><b>4.30</b></u> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims				
180 N LaSalle St, Ste 2400 Chicago, IL 60601		Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number					

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total				-	
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ ——	0.00
				Ψ	
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	22,438.57
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	22,438.57

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			aucoru	
Fill in this infor	mation to identify your	case:		
Debtor 1	Branddi M Ditore			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with Name, Number	whom you have the , Street, City, State and ZIF	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.2					<u></u>
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.5	,				
	Name				
	Number	Street			
	City		State	ZIP Code	_

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		Docume	ent Page 38 d	of 67	
Fill in thi	is information to identify yo	ur case:			
Debtor 1	Branddi M Dito	aro.			
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, f	iling) First Name	Middle Name	Last Name		
United St	tates Bankruptcy Court for the	e: NORTHERN DISTRICT	OF ILLINOIS		
Offica Of	lates Barikruptey Court for the	Z. NOITHERN DIOTHOT	OI ILLINOIS		
Case nur	mber				
(if known)				☐ Check if this is an	
				amended filing	
Oπ: -:-	-l				
	al Form 106H				
Sche	dule H: Your Co	debtors		12	/15
ill it out,	and number the entries in t		the Additional Page t	ion. If more space is needed, copy the Additional F o this page. On the top of any Additional Pages, w	
1. Do	you have any codebtors?	(If you are filing a joint case,	do not list either spouse	as a codebtor.	
■ No	0				
□ Ye					
				y? (Community property states and territories include	
Alizo	ona, California, Idano, Louisia	na, Nevada, New Mexico, Pu	eno Rico, Texas, wash	ington, and wisconsin.)	
■ No	o. Go to line 3.				
		pouse, or legal equivalent live	with you at the time?		
	50. 2.u you. spouss, .c	pouco, or rogar oquiraron in	, man you at ano anno i		
in lir Forn	ne 2 again as a codebtor on n 106D), Schedule E/F (Offic	ly if that person is a guaran	tor or cosigner. Make	if your spouse is filing with you. List the person s sure you have listed the creditor on Schedule D (O 16G). Use Schedule D, Schedule E/F, or Schedule G	fficial
out (	Column 2.				
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the	debt
	Name, Number, Street, City, State ar	d ZIP Code		Check all schedules that apply:	
3.1				☐ Schedule D, line	
3.1	Name				
				☐ Schedule E/F, line ☐ Schedule G, line	
				□ Scriedule G, line	
	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
J.Z	Name			Schedule E/F, line	
				——————————————————————————————————————	
				☐ Schedule G, line	
	Number Street	0	715.0		
	City	State	ZIP Code		

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Fill	in this information to identify	your ca	ase:								
	btor 1 Brand										
	btor 2					_					
Uni	ited States Bankruptcy Court	t for the	NORTHERN DISTRIC	CT OF ILLINOIS							
(If kr	fficial Form 106l  chedule I: Your as complete and accurate a plying correct information. use. If you are separated a ch a separate sheet to this	Inco as poss . If you and you	sible. If two married peo are married and not fili r spouse is not filing wi	ng jointly, and your s th you, do not includ	pouse l	is liv mati	A A A A A A A A A A A A A A A A A A A	income  IM / DD/  tor 2), bo you, incl your sports	ed filing ent showing as of the second of th	mation abou nore space is	12/15 sible for t your needed,
<b>Pa</b> r	Tt 1: Describe Employ Fill in your employment	yment									
١.	information.			Debtor 1				Debtor 2	2 or non-	filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.		Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				☐ Empl	oyed mployed		
			Occupation	Call Center							
	Include part-time, seasona self-employed work.	al, or	Employer's name	Lighthouse							
	Occupation may include st or homemaker, if it applies		Employer's address								
			How long employed the	here? Just sta	rted			_			
Pai	Give Details Abo	out Mon	thly Income								
	mate monthly income as o use unless you are separated		ate you file this form. If	you have nothing to re	port for	any	line, write	\$0 in the	space. Ir	nclude your no	n-filing
If yo	ou or your non-filing spouse he space, attach a separate s	nave mo	ore than one employer, co	embine the information	for all e	empl	oyers for	that perso	on on the	lines below. If	you need
							For Dek	otor 1		ebtor 2 or ling spouse	
2.	List monthly gross wage deductions). If not paid mo				2.	\$	1	,300.00	\$	N/A	-
3.	Estimate and list monthly	y overti	me pay.		3.	+\$		0.00	+\$	N/A	_
4.	Calculate gross Income.	Add lin	e 2 + line 3.		4.	\$	1.30	00.00	\$	N/A	

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Deb	otor 1	Branddi M Ditore	-	C	Case	number (if known)				
					For	Debtor 1		ebtor	2 or spouse	
	Cop	by line 4 here	4.		\$_	1,300.00	\$		N/A	-
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a	ā.	\$	195.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b	).	\$	0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50		\$_	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	50		\$	0.00	\$		N/A	_
	5e. 5f.	Insurance	5e 5f		\$ \$	0.00	\$		N/A	_
	5g.	Domestic support obligations Union dues	5g		\$ -	0.00	\$ 		N/A N/A	_
	5h.	Other deductions. Specify:	_		<b>\$</b> -		+ \$		N/A	=
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.		\$	195.00	\$		N/A	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	1,105.00	\$		N/A	=
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								-
		monthly net income.	88	<b>a</b> .	\$	0.00	\$		N/A	
	8b.	Interest and dividends	8b	).	\$_	0.00	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	<b>)</b> .	\$	0.00	\$		N/A	
	8d.		80		<b>\$</b> -	0.00	\$		N/A	_
	8e.	Social Security	86	€.	\$	0.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: <b>Link</b>	8f.		\$	194.00	\$		N/A	-
	8g.	Pension or retirement income	_ 8g		<u>*</u> -	0.00	\$		N/A	_
	8h.	Other monthly income. Specify:	_		\$	0.00	+ \$		N/A	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	S	194.00	\$		N/A	A
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		1,299.00 + \$		N/A	= \$	1,299.00
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ_		1,233.00		11//	_	1,233.00
11.	Sta Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not excify:	depe					hedule 11.		0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certain lies						12.	\$	1,299.00
13.	Do	you expect an increase or decrease within the year after you file this form No.	?						Combin monthl	ned y income
		Van Euglaine								

Official Form 106I Schedule I: Your Income page 2

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Fill	in this informa	ition to identify yo	our case:			1		
Deb		Branddi M D				Che	eck if this is:  An amended filing	
Deb	tor 2 buse, if filing)						A supplement sho	wing postpetition chapter f the following date:
Unite	ed States Bankı	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number							
Of	fficial Fo	rm 106J				-		
		J: Your						12/1
info	rmation. If m		eded, atta	If two married people ar ch another sheet to this n.				
Part 1.	t 1: Desci	ribe Your House	hold					
	■ No. Go to	o line 2. es Debtor 2 live	·	ate household? al Form 106J-2, <i>Expens</i> es	: for Separate House	ehold of De	btor 2.	
2.		e dependents?			,			
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state dependents							□ No □ Yes □ No □ Yes □ No □ Yes □ No □ Yes
3.	expenses o	oenses include f people other t d your depende	han $_{m  au}$	No Yes			_	Yes
Esti	imate your ex		our bankrı	uptcy filing date unless y				napter 13 case to report of the form and fill in the
the		h assistance an		government assistance i luded it on <i>Schedule I:</i> \			Your exp	penses
4.		or home owners		ses for your residence. I r lot.	nclude first mortgag	e 4.	\$	600.00
	If not include	led in line 4:						
		estate taxes				4a.	·	0.00
	•	rty, homeowner's	-	's insurance Ipkeep expenses		4b. 4c.	·	0.00
		owner's associat	•			4c. 4d.		0.00
5.				our residence, such as ho	me equity loans	5.		0.00

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Deb	otor 1	Branddi	M Ditore	Case nur	mb	er (if known)	
6.	Utiliti	ies:					
0.	6a.		, heat, natural gas	6a		\$	100.00
	6b.	-	wer, garbage collection	6b		·	0.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c	:_	\$	100.00
	6d.	Other. Spe	ecify:	6d	ı.	\$	0.00
7.	Food	d and house	ekeeping supplies			\$	200.00
8.	Child	dcare and c	children's education costs	8		\$	0.00
9.	Cloth	hing, laund	ry, and dry cleaning	9		\$	40.00
10.	Perso	onal care p	roducts and services	10		\$	50.00
11.	Medi	ical and de	ntal expenses	11		\$	10.00
12.			Include gas, maintenance, bus or train fare.	40		Ф.	200.00
40			ar payments.	12		·	
			clubs, recreation, newspapers, magazines, and boo			\$	0.00
14.			ributions and religious donations	14	•	\$	0.00
15.		<b>rance.</b> ot include in	surance deducted from your pay or included in lines 4	or 20			
		Life insura		15a		\$	0.00
		Health ins		15b		·	0.00
	15c.	Vehicle ins	surance	15c			0.00
	15d.	Other insu	rance. Specify:	15d	ı.	\$	0.00
16.			iclude taxes deducted from your pay or included in line	s 4 or 20.		·	
	Spec	cify:	, , ,	16		\$	0.00
17.			ease payments:				
			ents for Vehicle 1	17a		·	0.00
			ents for Vehicle 2	17b		*	0.00
		Other. Spe				*	0.00
4.0		Other. Spe		17d		\$	0.00
18.			of alimony, maintenance, and support that you did your pay on line 5, Schedule I, Your Income (Officia			\$	0.00
19			s you make to support others who do not live with	o	•	<u>\$</u>	0.00
	Spec		The same of each point and and are the same ar	19		<u> </u>	0.00
20.			erty expenses not included in lines 4 or 5 of this fo			ur Income.	
			s on other property	20a			0.00
	20b.	Real estat	e taxes	20b		\$	0.00
	20c.	Property, I	homeowner's, or renter's insurance	20c		\$	0.00
	20d.	Maintenan	nce, repair, and upkeep expenses	20d		\$	0.00
	20e.	Homeown	er's association or condominium dues	20e		\$	0.00
21.	Othe	r: Specify:		21		+\$	0.00
22	Calci	ulate vour	monthly expenses		ſ		
<u></u> .		-	through 21.			\$	1,300.00
			2 (monthly expenses for Debtor 2), if any, from Official	Form 106J-2		\$	1,500.00
			a and 22b. The result is your monthly expenses.			\$	1,300.00
	220.7	Auu IIIIe 226	a and 22b. The result is your monthly expenses.			Ψ	1,300.00
23.	Calcu	ulate your i	monthly net income.				
			12 (your combined monthly income) from Schedule I.	23a		\$	1,299.00
	23b.	Copy your	monthly expenses from line 22c above.	23b		-\$	1,300.00
	23c.		our monthly expenses from your monthly income.	23c	.	\$	-1.00
		rne result	is your monthly net income.	250	. L	Ŧ	
24.	Do y	ou expect a	an increase or decrease in your expenses within th	e year after you file thi	is	form?	
	For ex	xample, do yo	ou expect to finish paying for your car loan within the year or do				se or decrease because of a
			terms of your mortgage?				
	■ No						
	□Y€	es.	Explain here:				

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Fill in this infor	rmation to identify your	case:			
Debtor 1	Branddi M Ditore				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
(Spouse II, IIIIIIg)	First Name	Wildule Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
You must file th	is form whenever you fi	connection with a bank	s or amended schedule	s. Making a false state	ement, concealing property, or 0, or imprisonment for up to 20
Sig	ın Below				
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules fil	ed with this declaratio	on and
X /s/ Rra	anddi M Ditore		X		
	ldi M Ditore		Signature of	of Debtor 2	
	ure of Debtor 1		<b>9</b>		
Date	May 24, 2016		Date		

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Debtor 1   Branddi M Ditore   Debtor 2   Debtor 2   Debtor 2   Debtor 3   Debtor 4   Debtor 5   Debtor 5   Debtor 6   Debtor 6   Debtor 7   Debtor 7   Debtor 8   Debtor 9   Debtor 1   Debtor 2   Debtor 1   Debtor 2   Debtor 1   Debtor 3   Debtor 2   Debtor 3   Debtor 4   Debtor 4   Debtor 4   Debtor 5   Debtor 6   Debtor 6   Debtor 6   Debtor 7   Debtor 7   Debtor 8   Debtor 9   Deb	Fill	in this ir	nformation to identify you	case:			
Debtor 2   Check if this is an armended filling   Check if this is an armended filling	Deb	tor 1	Branddi M Ditore	9			
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS    Case number		_	First Name	Middle Name	Last Name		
Case number   Check if this is an amended filing   Check if this is an amended filing    Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy   4/168  accomplete and accurate as possible. If we married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before    What is your current marital status?			First Name	Middle Name	Last Name		
Case number   Check if this is an amended filing   Check if this is an amended filing    Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy   4/168  accomplete and accurate as possible. If we married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before    What is your current marital status?	Linit	ad State	s Bankruntov Court for the	NORTHERN DISTRICT	OF ILLINOIS		
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  4/16  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married   Not married	Orm	ca Giaic.	3 Dankruptcy Court for the.	MORTHER BIOTRIOT	OI ILLIITOIO		
Statement of Financial Affairs for Individuals Filing for Bankruptcy  9. as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct morphisms. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Married  Not married  2. During the last 3 years, have you lived anywhere other than where you live now?  Pettor 1 Prior Address:  Dates Debtor 1 Debtor 2 Prior Address:  Dates Debtor 1 Prior Address:  Dates Debtor 1 Iived there  3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 3  Seudous Arizona, California, Individual Arizona, California, Individual Arizona, California, Individual Arizona, California, Individual Arizona, California, In			ır			_	
Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 15   Give Details About Your Marital Status and Where You Lived Before	Sta	ateme	ent of Financial				
What is your current marital status?   Married   Not married	infor num	mation. ber (if ki	If more space is needed, nown). Answer every ques	attach a separate sheet to stion.	this form. On the top of any		
Married   Not married					a Lived Belofe		
During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1   Debtor 2 Prior Address: Dates Debtor 2   lived there    No Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2   Explain the Sources of Your Income  1. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Check all that apply.  Sources of income Check all that apply.  Sources of income Check all that apply.  Wages, commissions, bonuses, tips  Nouses, tips		_					
During the last 3 years, have you lived anywhere other than where you live now?    No		_					
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1   Debtor 2 Prior Address:   Dates Debtor 2   lived there    3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2   Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income (before deductions and exclusions)  Poblic 2 Sources of income (Check all that apply. (before deductions and exclusions)  Wages, commissions, bonuses, tips		- NOI	mamed				
Debtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2   Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 3   Debtor 3   Debtor 4   Debtor 4   Debtor 5   Debtor 5   Debtor 6   Debtor 6   Debtor 7   Debtor 6   Debtor 7   Debtor 7   Debtor 7   Debtor 7   Debtor 7   Debtor 8   Debtor 9	2.	During t	the last 3 years, have you	lived anywhere other than	where you live now?		
Debtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address: Dates Debtor 2   Debtor 3   Debtor 4   Debtor 2   Debtor 4   Debtor 5   Debtor 5   Debtor 6   Debtor 6   Debtor 7   Debtor 6   Debtor 7   Debtor 7   Debtor 7   Debtor 8   Debtor 9   Debto		■ No					
lived there		☐ Yes	s. List all of the places you li	ved in the last 3 years. Do n	ot include where you live now	'.	
No Ves. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  1. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No Ves. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Debtor 2 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filled for bankruptcy:  Wages, commissions, bonuses, tips		Debtor	1 Prior Address:		Debtor 2 Prior Ad	dress:	
□ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  □ No ■ Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filled for bankruptcy:  □ Wages, commissions, bonuses, tips							
Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips		■ No					
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips		☐ Yes	s. Make sure you fill out <i>Sch</i>	nedule H: Your Codebtors (C	official Form 106H).		
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips	Pari	2 Ex	xplain the Sources of You	r Income			
Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Wages, commissions, bonuses, tips		Fill in the	e total amount of income yo	u received from all jobs and	all businesses, including part-	time activities.	dar years?
Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Debtor 2  Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Wages, commissions, bonuses, tips							
Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Wages, commissions, bonuses, tips		■ Yes	s. Fill in the details.				
Check all that apply.  Check all that apply.  (before deductions and exclusions)  Check all that apply.  Check all that apply.  (before deductions and exclusions)  Wages, commissions, bonuses, tips  Check all that apply.  Check all that apply.  Check all that apply.  (before deductions and exclusions)  The provided Head of				Debtor 1		Debtor 2	
the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Discussions of the date you filed for bankruptcy:					(before deductions and		(before deductions
☐ Operating a business ☐ Operating a business	the date you filed for hankruntcy:			• .	\$800.00	=	
				☐ Operating a business		☐ Operating a business	

Official Form 107

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Document Page 45 of 67 Case number (if known) Debtor 1 Branddi M Ditore **Debtor 1** Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$5,000.00 ☐ Wages, commissions, ☐ Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. П Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?  $\square$  No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address** Dates of payment Total amount Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations

of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

☐ Yes. List all payments to an insider.

**Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment paid still owe

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Case number (if known) Document Debtor 1 Branddi M Ditore

8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.									
	No									
	☐ Yes. List all payments to an insider									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name				
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures								
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes.  No									
	Yes. Fill in the details.									
	Case title Case number	Nature of the case	Court or agency		Status of th	e case				
10.	Within 1 year before you filed for bankrupte Check all that apply and fill in the details below  No. Go to line 11.		rty repossessed, fo	oreclosed, garnis	hed, attached	l, seized, or levied?				
	Yes. Fill in the information below.  Creditor Name and Address	Describe the Property		Date		Value of the				
	Creditor Name and Address			Date		property				
		Explain what happened								
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?  No Yes. Fill in the details.									
	Creditor Name and Address	Describe the action the	creditor took		Date action was Amou					
	Within 1 year before you filed for bankrupte court-appointed receiver, a custodian, or a  No Yes		rty in the possessi	on of an assigned	e for the bene	efit of creditors, a				
Par	List Certain Gifts and Contributions									
13.	Within 2 years before you filed for bankrup  ■ No  □ Yes. Fill in the details for each gift.	tcy, did you give any gifts	with a total value	of more than \$600	0 per person	?				
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the gi	you gave fts	Value				
	Person to Whom You Gave the Gift and Address:									
14.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift or con		or contributions v	vith a total value o	of more than	\$600 to any charity?				
	Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	al Describe what you	contributed	Dates contri	you ibuted	Value				
Par	t 6: List Certain Losses									

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

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19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

☐ Yes. Fill in the details.

Name of trust Description and value of the property transferred Date Transfer was made

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Case number (if known)

Debtor 1 Branddi M Ditore

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of Type of account or Name of Financial Institution and Last balance Date account was Address (Number, Street, City, State and ZIP account number instrument closed, sold, before closing or moved, or transfer transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Do you still Who else had access to it? Describe the contents Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, have it? State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Do you still Who else has or had access Describe the contents Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Owner's Name Where is the property? Describe the property Value Address (Number, Street, City, State and ZIP Code) (Number, Street, City, State and ZIP Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code)

Case 16-18142 Doc 1 Filed 05/31/16 Entered 05/31/16 17:47:27 Document Page 49 of 67 Case number (if known) Debtor 1 Branddi M Ditore 25. Have you notified any governmental unit of any release of hazardous material? Nο Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. **Case Title** Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection 18 U.S.C. §§ 152, 1341, 1519, and 3571.

with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

Statement of Financial Affairs for Individuals Filing for Bankruptcy

/s/ Branddi	M Ditore	
Branddi M D	Ditore	Signature of Debtor 2
Signature of I	Debtor 1	
Date May 2	24, 2016	Date
Did you attach ■ No	n additional p	pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
□ Yes		
Did you pay or	r agree to pa	y someone who is not an attorney to help you fill out bankruptcy forms?
■ No		
☐ Yes. Name	of Person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Official Form 107

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Debtor 1 Branddi M Ditore

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			3.5							
Fill in this inform	mation to identify your c	ase:								
Debtor 1	Branddi M Ditore									
	First Name	Middle Name	Last Name	-						
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	-						
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	_						
Case number (if known)				Check if this is an amended filing						
	Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15									
	ividual filing under chap e claims secured by you	. •	Il out this form if:							
You must file this	ever is earlier, unless the	thin 30 days after	ot expired. you file your bankruptcy petition or by the da e time for cause. You must also send copies							
	eople are filing together nd date the form.	in a joint case, bo	oth are equally responsible for supplying corr	ect information. Both debtors must						
write ye	our name and case num	ber (if known).	s needed, attach a separate sheet to this form	. On the top of any additional pages,						
	our Creditors Who Have		): Creditors Who Have Claims Secured by Pro	porty (Official Form 106D) fill in the						
information be		it i di Schedule D	o. Creditors willo have Claims Secured by Pro	perty (Omeiai Form 100D), fill in the						
	editor and the property th	at is collateral	What do you intend to do with the property secures a debt?	that Did you claim the property as exempt on Schedule C?						
Creditor's			☐ Surrender the property.	□No						
name:			<ul><li>☐ Retain the property and redeem it.</li><li>☐ Retain the property and enter into a</li></ul>	☐ Yes						

Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's ☐ No ☐ Surrender the property. name: ☐ Retain the property and redeem it. ☐ Yes ☐ Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's ☐ No ☐ Surrender the property. name: ☐ Retain the property and redeem it. ☐ Yes  $\square$  Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's ☐ Surrender the property. ☐ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 Branddi M Ditore	Case number (if known)	
name:  Description of property securing debt:	<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	☐ Yes
Part 2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in in the information below. Do not list real estate leases. Unex You may assume an unexpired personal property lease if the	xpired leases are leases that are still in effect; the	lease period has not yet ended. ).
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name: Description of leased Property:		□ No □ Yes
Lessor's name: Description of leased Property:		□ No
Lessor's name: Description of leased Property:		□ No
Lessor's name: Description of leased Property:		□ No
Lessor's name: Description of leased Property:		□ No
Lessor's name: Description of leased Property:		□ No
Lessor's name: Description of leased Property:		□ No

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Debtor 1	Branddi M Ditore	Case number (if known)
D	lo: p.	
Part 3:	Sign Below	
		ated my intention about any property of my estate that secures a debt and any personal
oroperty	that is subject to an unexpired lease.	
	that is subject to an unexpired lease.  Branddi M Ditore	X
χ <u>/s/</u>		XSignature of Debtor 2
X /s/	Branddi M Ditore	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-18142 Doc 1 Filed 05/31/16 Entered 05/31/16 17:47:27 Desc Main Document Page 58 of 67

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In	n re Branddi M Ditore	C	ase No.	
	D	ebtor(s)	hapter	7
	DISCLOSURE OF COMPENSATION	OF ATTORNEY F	OR DE	BTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify t compensation paid to me within one year before the filing of the petitibe rendered on behalf of the debtor(s) in contemplation of or in conne	on in bankruptcy, or agreed to	be paid t	to me, for services rendered or to
	For legal services, I have agreed to accept	\$		940.00
	Prior to the filing of this statement I have received	\$		90.00
	Balance Due	\$		850.00
2.	\$335.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compensation with	any other person unless they	are memb	pers and associates of my law firm
	☐ I have agreed to share the above-disclosed compensation with a p copy of the agreement, together with a list of the names of the per			
6.	In return for the above-disclosed fee, I have agreed to render legal ser	vice for all aspects of the ban	kruptcy ca	ase, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to</li> <li>b. Preparation and filing of any petition, schedules, statement of affa</li> <li>c. Representation of the debtor at the meeting of creditors and confir</li> <li>d. [Other provisions as needed]</li> <li>a. Analysis of the debtor's financial situation, and r</li> <li>petition in bankruptcy;</li> </ul>	irs and plan which may be requation hearing, and any adjou	uired; irned hear	ings thereof;
	b. Preparation and filing of any petition, schedules,	statements of affairs and	l plan wl	nich may be required;
	<ul> <li>c. Representation of the debtor at the meeting of cr thereof;</li> </ul>	editors and confirmation	hearing,	, and any adjourned hearings
7.	By agreement with the debtor(s), the above-disclosed fee does not inc a. Representation of the debtors in any dischargea proceeding.		ı avoidaı	nces, or any other adversary
	b. Debtor is responsible for the 2 mandatory credit	counseling classes.		
	c. This fee agreement does not include representa	tion in motions to redeem	) <b>.</b>	

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In re	Branddi M Ditore		Case No.	
	Debtor(s)			

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

(Continuation Sheet)

	CERTIFICATION
I certify that the foregoing is a complete st this bankruptcy proceeding.	atement of any agreement or arrangement for payment to me for representation of the debtor(s) in
May 24, 2016	/s/ Julie Gleason
Date	Julie Gleason 6273536
	Signature of Attorney
	Gleason & Gleason
	77 W Washington, Ste 1218
	Chicago, IL 60602
	(312) 578-9530 Fax: (312) 578-9524
	troy@chicagobk.com
	Name of law firm

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Gleacon and Gleacon Law Offices

Phone (312) 578-9530 Fax (312) 578-9524  Chapter 7 Retainer Agreement for PRANDOT DITURE
Attorney fees \$940 + Court costs \$335 = \$1275 total costs Payment Plan: 3 payments of \$425. If all fees are not paid prior to the filing of your case, you may post-petition fee agreement for services rendered after the filing of your case.

Fees Cover: Intake appointment with attorney, petition preparation, representation at your first meeting of creditors, answering creditor calls and requests.

be required to sign a

FEES DO NOT COVER: Credit counseling - there are 2 MANDATORY CLASSES. Additional litigation for adversaries, redemptions, defense of motions brought on behalf of a creditor or a trustee, or conversion of a chapter 7 to a chapter 13. You will be charged \$30 to add any creditors after the case is filed. You will be charged \$100 for us to attend a second meeting of creditors if you miss your first meeting. If your case is closed for failure to take the second class, the court will require you to pay \$260 to reopen the case.

I understand it is the policy of Gleason and Gleason that I am required to take my second class between case filing and my first 341 meeting of creditors. I understand that if my case closes without discharge and my certificate is dated after the first 341 meeting of creditors it is my responsibility to pay \$260 to reopen it. Typical dischargeable debts: credit calds, medical bills, utilities, unsecured judgments, repossessions, personal loans, payday loans

Non dischargeable debts: Alimony, child support, debts owed under a divorce decree, student loans, traffic tickets, parking tickets, fines, criminal restitution, debt for personal injury or death related to a DUI, overpayment of government benefits, taxes. Co-signors are still responsible for debts. Credit card charges over \$500 in the last 90 days and cash advances over \$750 in the last 70 days may not be discharged.

Secured Loans (House|Car|Furniture|Jewelry) If you are surrendering a car or a house you are still responsible for tickets, code violations, etc until ownership\title is transferred - usually through a sale, like an auction of the car or house. Loans through municipal credit unions may be secured by pensions. Credit union loans may be cross collateralized with other credit union loans. "I understand I must continue to make regular payments on all secured loans I am keeping. I may have to mail In payments as auto debit and check by phone may be disabled until a debt is reaffirmed. I understand I am required to maintain insurance. I understand that if I am keeping a property I must pay all mortgages including but not limited to 2nd mortgages and home equity lines of credit.

\*Payday Loans Autodebits Post dated checks: You must stop them with your bank. It may require closing the bank account.

Utilities: If you bankrupt your utilities they are allowed to charge a deposit for future service and you must pay for any service used after your filing date forward. If you bankrupt a phone or cellular service they may discontinue service. If you are surrendering a propertyyou must cancel utilities as you will be charged for usage after the date of filling.

Credit reporting: We pull credit reports from Transunion and Experian. We cannot guarantee the accuracy or completeness of the reports. Some creditors do not report to credit bureaus. It is your responsibility to review the report and inform us of any missing

Gleason and Gleason does not perform and this contract does not include any services relating to credit repair or correcting inaccurate credit reports. Credit bureaus may or may not report information regarding payments on cars or real estate you are keeping.

Clients agree that they have received the following documents: copy of this retainer agreement, list of required items to file bankruptcy, debtor's duties as required under sec. 521, notice required by sec 527(a)(2), notice required by sec 527(b). Checks may be deposited electronically. Client agrees to pay reasonable attorney fees if collections become necessary.

Refund Policy: If Client wants to terminate Gleason and Gleason, Client must notify Gleason and Gleason in writing, Gleason and Gleason will then perform an accounting of time and services performed and Issue a refund check (if applicable) within a reasonable time. For the purpose of determining the refund due, Gleason and Gleason's current hourly rate is \$300 an hour for attorney time. The attorneys at Gleason and Gleason typically begin preparing your case immediately upon being hired and in most cases retainers are used up fairly quickly.

\*\*This Contract for services will expire one year from the date below if client has not completed the filing process.

100 DO

Option A Option B	Retained with \$ 100 . (che	ck   cash (money order (lebit)
Client * Incu	oda M m	Attorney May Sur
Joint Client:		Date:

Affiliated Radiologists SC Dept 4104 Carol Stream, IL 60122-4104

Afni 1310 Martin Luther King Dr. Bloomington, IL 61702

Arcadia Financial 15480 Laguna Canyon Rd Irvine, CA 92618

Arrow Financial Services LLc wholly owned by AFS Holdings 2001 Edmund Halley Dr Reston, VA 20191

Asset Acceptance Attn: Bankruptcy PO Box 2036 Warren, MI 48090

AT & T Mobility Attn: Karen Cavagnaro, Paralegal One AT&T Way, Room 3A104 Bedminster, NJ 07921

Bally's Fitness PO Box 96241 Washington, DC 20090

Bay Area Credit Service LLC 1000 Abernathy Rd Building 400, Suite 195 Atlanta, GA 30328

Blitt & Gaines 661 Glenn Ave Wheeling, IL 60090

Bloomingdale's 1000 Third Avenue New York, NY 10022 Caine & Weiner PO Box 5010 Woodland Hills, CA 91365

Capital One PO Box 30281 Salt Lake City, UT 84130

Care Credit/Synchrony Bank PO Box 103104 Roswell, GA 30076

CBCS PO Box 163759 Columbus, OH 43216

Cingular Wireless 2000 N. Neil St Champaign, IL 61826

Citibank Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195

Columbia College Chicago 600 S Michigan Chicago, IL 60605

Comcast Corporate Office Headquarters 1701 John F Kennedy Boulevard Philadelphia, PA 19103

ComEd Attn Bankruptcy PO Box 805379 Chicago, IL 60680

Cook County Health 25706 Network Pl Chicago, IL 60673

Debt Recovery Solutions LLC 900 Merchants Concourse, Ste LL-11 Westbury, NY 11590-5114

Franklin Collection Service 2978 W Jackson St Tupelo, MS 38801

Franklin Collection Service PO Box 3910 Tupelo, MS 38803

Friedman & Wexler LLC 500 W Madison St, Ste 2910 Chicago, IL 60661

GC Services 6330 Gulfton Houston, TX 77081

Great American Finance 20 N Wacker Dr #2275 Chicago, IL 60606

Guthy-Renker PO Box 10817 Des Moines, IA 50336

Harlem Furniture Po Box 182686 Attn: Bankruptcy Columbus, OH 43218

Ice Mountain Spring Water 3215 Homeward Way Fairfield, OH 45014

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338 Illinois Dept of Employment Securit Bankruptcy Unit Collection Subdivis 33 S State St 10th Floor Chicago, IL 60603

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Jay K Levy PO Box 1181 Evanston, IL 60201

LJ Ross PO Box 6099 Jackson, MI 49204

LNVN Funding Resurgence Capital Services PO Box 10587 Hickory, NC 28603

Medical Collection Systems 725 S Wells #500 Chicago, IL 60607

Merchants Credit Guide 223 W Jackson, Ste 700 Chicago, IL 60606

Moncarh Recovery Management, Inc. 10965 Decatur Rd Philadelphia, PA 19154-3210

North Shore Agency PO Box 9205 Old Bethpage, NY 11804-9005

Northland Group PO Box 390846 Minneapolis, MN 55439

providian Financial PO Box 9007 Pleasanton, CA 94566

Publishers Clearing House 382 Channel Dr Port Washington, NY 11050

Quill PO Box 37600 Philadelphia, PA 19101

RMS PO Box 20543 Lehigh Valley, PA 18002

Rush University Medical Center 1700 West Van Buren St, Ste 161 TOB Chicago, IL 60612-3244

S Garber Furs 900 MIchigan Ave Chicago, IL 60611

Saint Anthony Emergency Svc Phy Grp 3504 W 95h St Evergreen Park, IL 60805

Sheet Cover DAily Plus PO Box 360221 Des Moines, IA 50336

Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216

Synchrony Bank PO Box 36955 Canton, OH 44735

T-Mobile Bankruptcy Team PO Box 53410 Bellevue, WA 98015

University Anesthesiologists SC PO Box 128 Glenview, IL 60025

University Pathologists, PC 5620 Southwyck Blvd. Toledo, OH 43614-1501

University Surgeons SC 1725 W Harrison #810 Chicago, IL 60612

Victoria's Secret Attn:Bankruptcy PO Box 182125 Columbus, OH 43218

Weltman Weinberg & Reis 180 N LaSalle St, Ste 2400 Chicago, IL 60601

West Asset Management 7171 Mercy Rd Omaha, NE 68106

## United States Bankruptcy Court Northern District of Illinois

In re	Branddi M Ditore		Case No.	
		Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR MA	TRIX	
		Number of C	reditors:	57
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	rs is true and	correct to the best of my
Date:	May 24, 2016	/s/ Branddi M Ditore Branddi M Ditore Signature of Debtor		